could be obtained at his office.

Mr. Anthony's Work

"I guess so."

wagon to alight. As he stepped out, Gov-

ernor Morton said:
"I felt a slight jolt and thought the spring had broken.'

He examined the broken axle and a physician who was driving by courteously offered the use of his carriage, but it was declined with thanks. The Governor and Colonel Marvin walked the few remaining blocks to the mansion and the wagon was taken away for repairs.

At 3 o'clock the Governor returned to the Executive Chamber and received a large number of callers, with whom he jested about the rumors that had got into circulation about the occurrence. He showed no nervousness and said he was all the better for his enforced walk. The day was quite cold and very windy and the Governor preferred to ride home in the evening in spite of his unpleasant experience of a few hours before.

The news of the occurrence caused considerable excitement about the capitol and many of the Legislators called at the Executive Chamber during the afternoon to inquire as to the Governor's condition.

JOHN S. HOEY VERY ILL.

The Well-Known Sportsman Lies in a Critical Condition at Long

Hoey, whose health has not been most robust for some months past, was strated a few days ago with an aggra-ed attack of grip, due to his constant to the osure to the out-of-door rigors of this tribut

ng season.

e was thought to have passed the crisis, yesterday neuralgia developed and atted the heart, causing a severe relapse, onight his condition is considered critiby Dr. James Chase, who has been in the constant attendance for the past any-four hours. Another recurrence of neuralgia affliction is likely to prove it.

John S. Hoey is one of the most enthusiastle wing shots and promoters of sportsmen's pastimes in the country, and is con-

men's pastimes in the country, and is considered to be without a superior as a referree at shooting functions. His services are always in demand on the occasion of notable events.

He officiated at the four-cornered match team race, in which George Work and Edgar G. Murphy were arrayed against J. K. Knapp and Yale Dolan, not long ago. More recently he referred the big tournament of the cracks at the Eddington (Pa.) preserves of the Philadelphia Gun Club, and was selected as senior referre of the Great American Handicap, the star event of the annual interstate shoot, to be held at Elkwood Park, this month, and was elected by the Jockey Club a fortnight ago as judge for the approaching racing season.

THE FLOODS RECEDING.

Eastern Rivers Reached Their Highest Point in Years Yesterday Then Began to Go Down.

Hartford, Conn., March 3 .- The Connecticut River reached 26.3 feet above low water mark at 2 o'clock this afternoon, higher than the highest point attained-25.9 feet-In the Spring freshet last April. It is now, however, about stationary, and no further rise is anticipated, as the water has begun falling at Springfield and Windsor Locks, The channel is no wclear of ice. The trestie

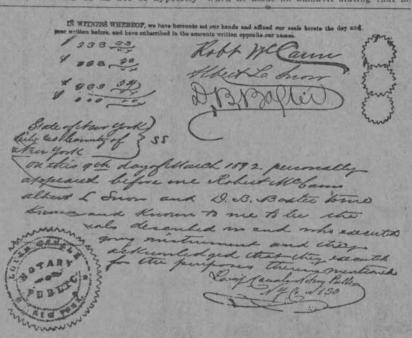
The channel is no welear of ice. The trestie work east of the New England Rallrond bridge has been strengthened, and trains are now running nearly on schedule time. The water is failing below the city at Rocky Hill and Mindletown, and the danger is believed to have passed.

There have been no trains on the Naugane Division of the Consolidated Road today. All washouts on the Philadelphia. Reading and New England Road have been repaired. The roadbed between here and Winsted is in many places in a dangerous condition.

Rider, went ashore early this morning on Turtle Gut bar, the west end of Five-Mile Beach. The Turtle Gut and Holly Beach life saving crew boarded the schooner. The raptain and crew declined to avail themselves of the services of the life savers, as there were tugs near. At high tide the tugs took hold and flosted the schooner. She did not appear to be damaged, as she fact, and the advertisement will be repeared.

Writes That He Will Accept the Presidential Nomination If It Is Offered to Him.

Chicago, March 3 .- A special from Omaha, Neb., says General Manderson has written announcing his candidacy for the Presiden-



Signatures to the Agreement.

In the manufacture of the bogus charters of the Lloyds insurance companies a Long Branch, N. J., March 4.—John S. Hoey, son of the late John Hoey, the founder of Hollywood, and a brother of Fred Hoey, the young international wing shot, is lying at the point of death at his printed or typewritten form was used. At the bottom of this the alleged organ-

offings, on Chelses avenue, overlooking the for me not to say that no prouder distinct had taken out the policy in 1892 for a term tion could come to me.

"If the voice of the Republicans of the State shall be for some other, no man will give more hearty or cheerful acquiescence to the verdict than myself. The unsolicited tributes that have come to me from the very numerous Nebraska Republicans volunteering their support has touched me

> agreed that the soiling of humanon in transfered to toors on the semal forefrence to mitte from the winds from the top attailed or mond and now extended in That in friends Kiering to no 10 East 116 it streets -there girlibely Danafer Dated September 765 159 2- Roff MCarre March got 1895

In consideration of the service one from Dallaw being premise one of the mithin policy the from the from march of the 1880 - Robb melling

Permission of Transfer on Policy.

To give the bogus charters a semblance of legality it was necessary to have an alleged policy of insurance, to show that business had been carried on under the charter. This was a printed form, and was made out to cover the furniture in houses at various addresses. In many cases the address given is a vacant lot. A permit to transfer the furniture to another address was usually affixed to the policy. In most cases the last address given was the home of one of the members of the gang.

Behavior Since O'Rourke's

Wissed to an amay places in a dangerous condition.

Springfield, Mass, March 3.—At Cohleopee the flood reached the mark of the 1826 treachet. A driftwood gatherer was caught as a floo of ice and narrowly escaped by extending on to the bridge pier at Chicopee. The water is doing damage in this city by flooding cellars on Washburn and Lowell at reets, which were similarly flooded a business of the flooring allowed to wait half an hour flooring along the river, especially the button shop of Newell Brothers and the electric light station. At midnight last night the water was twenty feet four inches above low water mark.

Reports from throughout New England indicate that the critical point has been reached, and that the waters are now aloved yeared of the institution. The lack of show is reported, and estable where the best of show is reported, and estable where his inverse for show is reported, and estable will be expected by the severe of the portical point has been reached, and that the waters are now aloved the shows that this or that he worst is yet to come. Topera alove that the worst is yet to come. In the shows that the severe of the protect and head of the place will be in the matter of show is reported, and estable will be arranged for this where his substance and St. Nicholas at water, in the water was twenty for the shake-up at the houst of the shake-up at the house of the street. No estimate the water was twenty for the shake which is water, it is shown in the house of the shake water will be a reached. The portical and the leaves of the street of the shake-up at the house of the shake water and the leaves of the shake-up at the house of the shake-up at the hous

She did not appear to be damaged, as she was hauled into deep water and anchored.

most deeply. There shall come from me no act or thought that shall disappoint their expectations.

A search for No. 66 West One Hundred and Twelfth street failed to show Boylan's their expectations.
"CHARLES F. MANDERSON."
"CHARLES F. MANDERSON."
"CHARLES F. MANDERSON."
"CHARLES F. MANDERSON."
"And Twelfth street failed to show Boylan's dwelling. The Granite Fire Lloyds, which issued this policy, could not have chosen for twenty-five years and has dealt exceptionally and the strongest insurance of the strongest insurance for twenty-five years and has dealt exceptionally and the strongest insurance of the strongest insurance for twenty-five years and has dealt exception and the strongest insurance of the strongest insurance for twenty-five years and has dealt exception and the strongest insurance of the stronge REFORMS IN BELLEVUE. a bleaker or more deserted portion of New

newed from the 9th day of March, 1895, for serving an eight year sentence in the Kings | Lloyds and the New York Fire Lloyds.

"Oh, he deals in real estate and things

"Have you an insurance upon your house-

DO YOU KNOW the Meaning of the Word "NOVELTY?"

You will find that Next SUNDAY'S JOURNAL Will be filled with it.

"Don't you know?"

ernment funds when he was postmaster at ter of fact there are about 120 Lloyds in the nam
"No. I never saw any insurance; never Bayville, L. I. Years ago he was in the this city who are doing business and claim for

sumed he had gone away on business, but J. W. Fitzgerald, one of the attorneys for added that more information on that point the New York Central Lloyds, said yester-

"Our company has been doing business Anthony has organized a number of since April 6, 1892. The charter was drawn Lloyds companies. One of them, the Brook-by myself in April, 1892; and the subscriblyn Fire Lloyds, was started about a ers were local people. We have been doing year ago. Since then he has started the business ever since under that charter. I German-American and Actna Fire Lloyds.

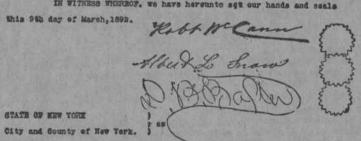
He is a young man, but has been in the Brass Manufacturing Company, No. 412, middle of January, a decision in which is

SONTRACT OF INSURANCE -07-

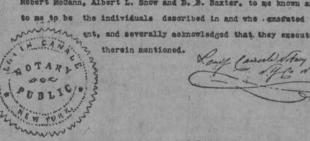
THE DEALERS FIRE LLOYDS OF HEW YORK WITH ACBERT MCCANN.

We, the undersigned man bers of the Dealers Fire Lloyds of Hem York, being so constituted by Articles of Agreement duly made and adopted by said Dealers Fire Lloyds of New York on the 9th day of Margh, 1892, do hereby appoint ROBERT MUDANN as our true and lawful Attorney-in -fact, and we hereby agree and do bind ourselves and give the said Robert McCann the right and power to issue all policies, make any and all contracts, and to receive a commission of 30 per cent. on all gross premiums so written and collected on policies of the said Dealers Fire Lleyds of New York, and the said 30 per cent commission shall be the only equalisation to be received by the said Rebert McCann, as General Manager and Attorney-in-fact.

IN WITHESS WHEREOF, we have hereunto set our hands and seals



On this 9th day of March, 1892, before me personally appeared Robert McCann, Albert L. Snow and D. B. Baxter, to me known and known to me to be the individuals described in and whe exactuted the foreont, and severally selmowledged that they executed the same



Contracts of Insurance.

In completing the manufacture of the bogus charters, it was customary to prepare an article of agreement by which one man was given power to act as agent and his commission fixed. These agreements are said to have been written in 1894 and ante-dated so they appear to have been is sued in 1892.

STATE OF MEN YORK

40 Pages for 3 Cents.

for twenty-five years and has dealt ex-tensively in Pennsylvania, West Virginia recognized as a valid system of doing busi-York in which to locate a risk. There are and Kentucky lands, which were said to ness for more than 250 years. In 1892 the Employes of the Hospital on Their Good not a half dozen buildings on West One be worthless. This and Vandergaw used Legislature amended the Insurance laws, Hundred and Twelfth street. No. 66 should as assets with which to back the Central and provided that every individual, and corstand on the south side of the street, Loan and Trust Company, the bonds of poration, and company doing fire insurance Removal.

No Bellevue Hospital employes were reproduced and a street, between Fifth avenue and St. Nichodas avenue, and the south side of the street, and the only one in the street, and the only one is the reproduced to the street, and the only one is the reproduced to the street, and the only one is the reproduced to the street, and the only one is the reproduced to the street, and the only one is the reproduced to the street, and the only one who enters the institution. The Boylan Policy.

Bylan's policy bears the following state ments:

"It is hereby understood and agreed that his policy is transferred to come on some civility noticeable in the lower office a few days ago has given way to an air of polite-ineas.

Loan and Trust Company, the bonds of which were sold extensively. The concerning the fraudulent character of minally collapsed.

Graham McAdam, who has offices at No. Graham McAdam, who has offices at No. Graham McAdam, who has offices at No. He is street, and the only one the street from Fifth avenue to Seventh avenue is on the insurance laws as then existing. At that time there were known to the insurance as add; meany of the Lloyds association. I have been continued in any of the Lloyds association. I have been contented in the many of the Lloyds association. I have been contented the insurance laws and the next and the polity is not a building on other section of the street, and the only one the mean of the place is appoint any of the Lloyds association. I have been content and the property removed and now contained in his policy is transferred to come on some close of the street, New York City.

The Boylan's policy bears the following state ments:

At Mr. McAdam's home it was said that he was away and it was not known when he would return. Judge McAdam said he known as No. 10 East One the world and the world and policy of the Street was signed by the Governor May 24, 1852. At this time of the beautiful policy of the Street was signed by the Governor May 24, 1852. At this time of the character o which were sold extensively. The concern business in New York State must have a said: surance public, and doing an active business, were the Merchants' Lloyds, the Amer-Story Told By a Convict.

Much of the information which Deputy ican Lloyds, the New York Central Lleyds, Dated, Sept. 7, 1892."

Attorney-General Richards received came the Mutual Lloyds, the Assurance Lloyds, "It is hereby agreed that this policy is refrom Joseph Hageman. Hageman is now the Equitable Lloyds, the Commercial No New Companies. "The best lawyers in the city had ad-

vised that no more Lloyds could be organized, and this prevented a large number who had organized with office boys as underwriters from perfecting their organizations until the law was amended by the that the time of the passage of the act passage of a bill in 1894 which provided should be deemed to be October 1, 1892. This enabled a number of Lloyds, perhaps twenty, to perfect their organizations and increase their underwriters. Some of the best of the Lloyds doing business are in this class. This would limit the number

"Don't you know?"

"No. I never saw any insurance; never heard of it, and if we are insured I don't know in what company."

Secures Several Charters.

Several of the forged charters have been secured by Assistant District Attorney Battle. They are made out in the name of law and organized the City Fire Loyds, and about eighty or ninety charters were the result of their engenuity. It is city who are doing business and claim to have been organized prior to May, 1802. The law is conceived the idea of insurance brokers who had been issuing wildcat insurance company, who had been issuing wildcat insurance conceived the idea of issuing wildcat insurance business that an insurance policy does not come business Hageman organized the City Fire Lloyds, and about eighty or ninety charters were the result of their engenuity. The strong General E. E. His Carriage Broke Down White
Corneying Him to the Excutive Mansion.

With Glonel Marvin He Was.

When the Acta of 28th Insta. whith his booked real was allowed to the entire the additional to the entire the mark office in Individual was allowed to the marvin and the policy was a fixed of the marvin and the was admitted by the Department of the Carally C

Anthony to be away a week at a time from the office. Anthony is married and, with his wife and eight-year-old daughter, occupies the three-story and basement brownstone house No. 23 Hart street, Brookiyn. His wife, when seen there said that her husband had gone away Saturday and expected to remain away at least one week. She thought it might be longer. She presumed he had gone away away and least one week. She thought it might be longer. She presumed he had gone away away and least one week. She thought it might be longer. She presumed he had gone away away and least one week. She thought it might be longer. She presumed he had gone away away and least one week. She thought it might be longer. She presumed he had gone away away and least one week. She thought it might be longer. She presumed he had gone away away and least one week. She thought it might be longer. She presumed he had gone away away and least one week. She thought it might be longer. She presumed he had gone away a way a least one week. She thought it might be longer. She presumed he had gone away a way a least one week. She thought it might be longer. She presumed he had gone away a least one week. She thought it might be longer. She presumed he had gone away a least one week. She thought it might be longer. She presumed he had gone away a least one week. She thought it might be longer. She presumed he had gone away a least one week. She thought it might be longer. She presumed he had gone away a least one week. Should Be Punished.

Imposed by the Insurance Laws, which is a solic in the solic in the indention. "That is what some of us are inclined to think after a careful investigation."

Is it not a fact, "he was asked "that the underwriters are good, are valid as between the underwriters are good, are valid

William Daynes, of No. 27 and 29 Pine street, attorney and manager for the General, Century and other Lloyds companies said he had no doubt that there were many ompanies in existence with franchises, or charters, that had been illegally antedated.

on this subject which was begun before Metropolitan Telephone insurance business many years. He first which was issued on November 5, 1892. Our came into prominence in 1885, as an agent original place of business was at Little of the Angio-American Fire Insurance Company, of Washington, D. C. It failed disastronsily and Anthony was given a good
deal of trouble by the authorities.

Vandergaw is about sixty years old and
lives at Queens, L. I. He has been known each policy, and if the underwriters are

lives at Queens, L. I. He has been known each policy, and if the underwriters are

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lives at Queens, L. I. He has been known each policy is that in
franchise was gained by an evasion of the

law through a change in the date. Daynes

said last night that he secured the charter

from McAdam & McAdam. Graham Mc

Adam is a member of that fire

franchise was gained by an evasion of the

franchise was gained by an evasion of the

franc Daynes claimed, however, in stating his case, that the proper affidavits accompanied the transfer of the franchise and that they were regularly attested by the County Clerk before the company began to do business. He was sure, he said, that neither Vandergaw, McAdam nor Anthony was on either of the affidavits.

INSURANCE MEN AROUSED

Underwriters Declare That the Publi Needs Protection from Bogus Companies.

Both the National Board of Underwriters and the New York Board of Underwriters feel that is high time that the alleged swindlers who have taken advantage of the looseness of the insurance laws regrading loyds companies should be punished

Secretary Miller, of the former Board, when asked about the matter said: "Although combination sof individual un derwriters have not been unknown in this city for some years, they did not come into prominence until 1802. Lloyds is the oldest and simplest form of marine insurance, but there have been a rapid development of ordinary fire Lioyds since 1892, and it has dinary fire Lioyds since 1892, and it has not been a healthy growth, because many of the organizations which have recently appeared are the creations of advertisers and have behind them, in many cases, the subscriptions of irresponsible and unknown individuals. I don't find the Grantic Fire Lioyds, of New York, anywhere in the insurance encyclopedia's list, nor is it known in the Spectator Company's 'Book of Lioyds.'"

Lloyds."

Mr. Walton, president of the National Underwriters, knew nothing good of the Lloyds outside of a few responsible companies backed by men of well-known financial standing and business integrity.

Unfair to Stock Companies. Mocre, of the New York Board of Fire Underwriters, was seen at the office of the Continental Fire Insurance Company, in Cedar street. He said:

"I recently made a report to the Chamber of Commerce with others of a committee on the subject of five Lloyds, and my opinions have not changed since. It seems manifestly unfair that the State should provide an insurance department and make other provision for the security of the insuring public, and yet collect the whole cost of the department in taxes from the stock insurance companies, which collect only a portion of the premiums paid by the insuring public, and which alone are held to restrictions demed necessary for the protection of the public.

"It is necessary in most cases to sue each subscriber at Lloyds in ease of disputed claims. This is important, but not generally understood by those whose property is insured by them."

A. M. Thorburn, another of the Board of Underwriters, Secretary of the Sun Insurance Company of London, with an office at No. 54 Pine street, thought that while there were a few Lloyds of excellent standing, the majority of them had only "gold bricks to seli."

Elijah R. Kennedy, of Weed & Kennedy. Fire Underwriters, was seen at the office

to seli."
Elljah R. Kennedy, of Weed & Kennedy, of No. 50 Pine street, ex-President of the New York Board of Fire Underwriters,

County Penitentiary for embezzling Gov-between thirty and forty, while as a mat-ernment funds when he was postmaster at ter of fact there are about 120 Lloyds in

UPTOWN BRANCH OF THE

Contract Department

OF THE and Telegraph Company

in New York City. Metallic Circuit Service, Rapid, Efficient, Permanent, From \$75 a Year.

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THE EASTERN R, B. L. CO., 150 West 23d. St., New York. this class. This would limit the number Other New York City Depots: J. Jungmann, 61st St. and 3d Ave.; Hudmit's, 205 and of Lloyds doing a legitimate business to Broadway, and A. Ammon, 440 Columbus Ave.